



FIRST NATIONAL BANK OF BERRYVILLE

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DO-57 21
(Promen)

September 21, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Acker Square, Suite 2300
San Francisco, CA 94105

2005 SEP 26 AM 11 40

Re: Comments Regarding FDIC Application #20051977; Wal-Mart
Application for Insurance and Industrial Bank Charter

Dear Mr. Carter,

Having grown up in rural Northwest Arkansas, the breeding ground of Wal-Mart, and experiencing first hand "The Wal-Mart Way", I can assure you it will be the biggest mistake of your career to approve this application for the reasons already stated.

Sincerely,

W.A. Hudspeth, III
President/CEO

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870-423-6601

Eureka Springs
479-253-9538

Green Forest
870-423-6601

Holiday Island
479-253-9046

Huntsville
479-738-6500